

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS
CENTRAL DIVISION AT WORCESTER

MICHAEL DAWE, : No. 04-40192-FDS
Plaintiff :
 :
v. :
 :
CAPITAL ONE BANK, :
Defendants :

Plaintiff's Certifications

Plaintiff Michael Dawe certifies that he has conferred with his attorney concerning:

(a) the budget for the costs of conducting the full course and various alternative courses of this litigation, and

(b) the use of alternative dispute resolution programs such as those outlined in Local Rule 16.4.


Michael Dawe

Respectfully submitted,



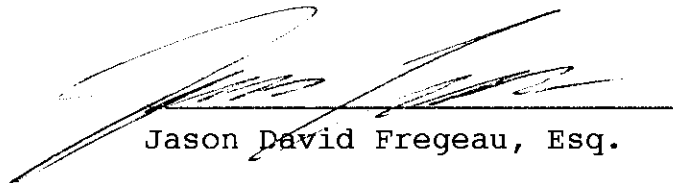
Jason David Fregeau,
Trial Attorney (565657)

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Longmeadow, MA 01106
413/567-2461
413/567-2932 fax

Attorney for Plaintiff

Certificate of Service

I certify that a copy of the foregoing Plaintiff's
Certifications has been served by United States Mail, postage
prepaid, upon Defendant's counsel at 47 Church St., Ste 301,
Wellesly, MA 02482-6326, this 30th day of March, 2005.



Jason David Fregeau, Esq.